

## CLAIMS

What is claimed is:

- 1        1.        A multi-surface towel, comprising:  
2                a first piece of material having an absorbent surface, the first piece of material  
3                forming a first side of the towel;  
4                a second piece of material having a surface suitable for polishing, the second  
5                piece of material comprising a portion of a second side of the towel; and  
6                a third piece of material having an abrasive surface, the third piece of  
7                material comprising a portion of the second side of the towel contiguous with the  
8                second piece of material.
- 1        2.        The multi-surface towel of claim 1, further comprising an opening passing  
2                through the first side of the towel, the opening contiguous with the second side of  
3                the towel.
- 1        3.        The multi-surface towel of claim 2, further comprising a reinforcer to support  
2                the opening.
- 1        4.        The multi-surface towel of claim 3, wherein the reinforcer is a grommet.
- 1        5.        The multi-surface towel of claim 2, wherein an attachment means is passed  
2                through the opening for attaching the towel to an object.
- 1        6.        The multi-surface towel of claim 5, wherein the attachment means is a  
2                carabiner.
- 1        7.        The multi-surface towel of claim 1, wherein the first piece of material is terry  
2                cloth.

- 1 8. The multi-surface towel of claim 1, wherein the second piece of material is  
2 chamois.
- 1 9. The multi-surface towel of claim 1, wherein the third piece of material is a  
2 scrubber pad.
- 1 10. A towel, comprising:  
2 a first piece of material having an absorbent surface;  
3 a second piece of material coupled to the first piece of material, the second  
4 piece of material having a surface suitable for polishing; and  
5 a third piece of material coupled to the first and second piece of material; the  
6 third piece of material having an abrasive surface.
- 1 11. The towel of claim 10, wherein the second piece of material and the third  
2 piece of material comprise a first side of the towel opposing a second side of the  
3 towel comprising the first piece of material.
- 1 12. The towel of claim 10, wherein the first piece of material and the third piece  
2 of material comprise a first side of the towel opposing a second side of the towel  
3 comprising the second piece of material.
- 1 13. The towel of claim 10, wherein the first piece of material and the second piece  
2 of material comprise a first side of the towel opposing a second side of the towel  
3 comprising the second piece of material.
- 1 14. The towel of claim 10, wherein the first piece of material is terry cloth.
- 1 15. The towel of claim 10, wherein the second piece of material is chamois.

- 1        16.     The towel of claim 10, wherein the third piece of material is a scrubber pad.
- 1        17.     The towel of claim 10, further comprising an opening extending through the  
2 towel.
- 1        18.     The towel of claim 17, further comprising a reinforcer to support the opening.
- 1        19.     The towel of claim 18, wherein the reinforcer is a grommet.
- 1        20.     The towel of claim 17, further comprising an attachment means inserted  
2 through the opening for fastening the towel.
- 1        21.     The towel of claim 20, wherein the attachment means is a carabiner.
- 1        22.     A multi-functional towel comprising:  
2 means for absorbing moisture from a surface of an object;  
3 means for polishing the surface of the object; and  
4 means for scrubbing the surface of the object.